

operating the process management and workflow system to record the cash advance request;

updating the collateral information of the customer via the process management and workflow system such that the customer collateral information is current;

evaluating the current, customer collateral information through the process management and workflow system;

evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determining, through the process management and workflow system, to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

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12. (twice amended) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

receive from a customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory;

store said collateral information in said data repository;

receive from the customer a cash advance request;

record the cash advance request;

update said collateral information of the customer such that said customer collateral information is current;

evaluate said current, customer collateral information;

evaluate current credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determine to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

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23. (once amended) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving, from a customer at the process management and workflow system, collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory;

storing the collateral information in the data repository;

receiving from the customer a cash advance request at the process management and workflow system;


operating the process management and workflow system to record the cash advance request;

updating the collateral information of the customer by receiving via an electronic data interchange a financial report from an accounting system of the customer wherein the financial report includes current collateral information of the customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository;

evaluating the current, customer collateral information through the process management and workflow system;

evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determining, through the process management and workflow system, to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

 24. (once amended) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

receive from a customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory;

store said collateral information in said data repository;

receive from said customer a cash advance request;

record the cash advance request;

update said collateral information of said customer by receiving via an electronic data interchange a financial report from an accounting system of said customer wherein the financial report includes current collateral information of said customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository;

evaluate said current, customer collateral information;